

Old Age, Disability, Death

First law: 1970 (provident fund).
Current law: 1975.
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed and self-employed persons and apprentices aged 14-60.

Source of Funds

Insured person: 3% of earnings; self-employed, 7%.
Employer: 6.75% of payroll.
Government: None.
Maximum earnings for contribution purposes: EC \$60,000 per year (as of June 1, 1995).

Qualifying Conditions

Old-age pension: Age 60 and at least 300 weeks of contributions paid or credited (with at least 150 actually paid).
Disability pension: Under pensionable age, with 150 weeks of contributions paid or credited.
Survivor pension: Fully insured or pensioner at death, married at least 3 years.

Old-Age Benefits

Old-age pension: 30% of average earnings in 3 best years of last 10, plus 2% for every 50 weeks of contributions between 500 and 750, and 1% for every 50 weeks of contributions over 750.
Maximum, 70% of earnings.
Delayed retirement: Increase of 6% of the regular pension for every full year of postponement.
Old-age grant: Lump sum of 3 times average weekly covered earnings for every 50 weeks of contributions paid or credited, if age 60 but ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable at age 50 to widow or widower. If married less than 3 years, widow or widower receives survivor pension for one year.
Orphans: 1/4 of pension of insured (1/3 if full orphan or disabled), payable to dependent children under age 16 (18 if full-time student).
Minimum benefit: EC\$40 per month.
Maximum survivor pension: 100% of pension of insured.
Survivor grant: Same as old-age grant.
Funeral grant: EC\$1,800.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1975.
Type of program: Social insurance system for cash benefits.

Coverage

Employed persons and apprentices aged 14-60.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash sickness benefits: In current employment for the 13 weeks immediately preceding illness, with 8 of the 13 weeks contributions actually paid.
Cash maternity benefits: 30 weeks of contributions, with at least 20 in the 30 weeks prior to 6 weeks before confinement.
Cash maternity grant: Insured woman or non-insured spouse of worker, with at least 26 weeks of contributions paid in the last year.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly earnings during last 13 weeks, payable on the first day of illness, provided that the illness lasts beyond four days. Paid for up to 26 weeks.
Maternity benefit: 60% of average weekly earnings during last 30 weeks, payable 6 weeks before and 6 weeks after confinement (may be as late as 3 weeks before to 9 weeks after).
Maternity grant: EC\$500 (effective July 1, 1996).

Workers' Medical Benefits

Medical benefits: Free medical services and supplies paid for through Government funds.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Social Security Board, administration of program.

Work Injury

First law: 1937.
Current law: 1975.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons and apprentices aged 14-60.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Disability must last at least 3 days.

Temporary Disability Benefits

Temporary disability benefit: 60% of average earnings in last 13 weeks for an adult; 66-2/3% of average earnings for a child (under age 17), until disability ends. If less than 13 weeks, the average for those weeks, with at least 2 weeks as the divisor.

Permanent Disability Benefits

Permanent disability benefit: Same as temporary disability.
Partial disability benefit: Percentage of permanent benefit proportional to degree of disability, lump sum if more than 1% and less than 30% disabled.

Workers' Medical Benefits

Medical benefits: Same as medical benefits under sickness for local cases, overseas cases subject to EC\$3,000 maximum.

Survivor Benefits

Survivor benefit: Same as survivor pension above.
Burial grant: EC\$1,800, effective June 1, 1995; for death of spouse, EC\$1,500 and for death of dependent child under age 18 between EC\$300-EC\$1,200.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Social Security Board, administration of program.